

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

SAMUEL BALBUENA  
REBECCA BALBUENA  
Debtor(s)

Case No. 18-70874JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/25/2018.
- 2) The plan was confirmed on 02/26/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/12/2019, 12/17/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/21/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$42,161.00.
- 10) Amount of unsecured claims discharged without full payment: \$57,220.17.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$109,257.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$109,257.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$5,100.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,240.13  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,340.13**

Attorney fees paid and disclosed by debtor: \$900.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS INC(*)	Unsecured	0.00	NA	NA	0.00	0.00
ACCEPTANCE NOW	Unsecured	0.00	NA	NA	0.00	0.00
ALLY BANK(*)	Secured	12,433.00	12,271.55	12,271.55	12,271.55	1,390.12
AMERISERV FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	0.00	NA	NA	0.00	0.00
BRYANT STATE BANK	Unsecured	300.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,888.00	2,888.87	2,888.87	971.01	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	3,384.00	3,823.59	3,823.59	1,285.19	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,889.00	2,889.88	2,889.88	971.35	0.00
CAPITAL ONE NA**	Unsecured	0.00	26.74	26.74	8.99	0.00
CAPITAL ONE**	Unsecured	532.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	296.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	2,985.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	3,077.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	39.00	NA	NA	0.00	0.00
CHASE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK/UNIVERSAL CARD SVCS**	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	545.00	545.31	545.31	183.29	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	854.00	854.96	854.96	287.37	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,349.00	1,349.32	1,349.32	453.53	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	NA	243.43	243.43	81.82	0.00
DISCOVER BANK(*)	Unsecured	427.00	428.36	428.36	143.98	0.00
EXXON MOBILE/CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
GETTINGTON (ISSUED BY WEBBANK	Unsecured	0.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
GOLDMAN SACHS MORTGAGE CO	Unsecured	3,034.00	2,558.33	2,558.33	2,558.33	310.35
GULF OIL++	Unsecured	0.00	NA	NA	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC BANK USA	Unsecured	2,351.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	4,586.43	4,586.43	1,541.59	0.00
LVNV FUNDING LLC	Unsecured	1,661.00	1,661.35	1,661.35	558.41	0.00
LVNV FUNDING LLC	Unsecured	748.00	746.43	746.43	250.89	0.00
LVNV FUNDING LLC	Unsecured	5.00	234.50	234.50	78.82	0.00
MABT GENESIS RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,768.00	1,666.79	1,666.79	560.24	0.00
MIDLAND FUNDING	Unsecured	2,449.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	2,448.90	2,448.90	823.12	0.00
NEW REZ LLC D/B/A SHELLPOINT M	Secured	83,403.00	81,690.95	0.00	54,333.43	0.00
NISSAN MOTOR ACCEPTANCE CORP	Priority	5,400.00	5,729.78	6,205.28	6,205.28	0.00
OLLO	Unsecured	939.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	477.35	477.35	160.45	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,515.74	2,515.74	845.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,608.00	4,608.72	4,608.72	1,549.08	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,368.00	2,368.98	2,368.98	796.26	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,600.00	4,600.21	4,600.21	1,546.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,875.00	2,875.58	2,875.58	966.54	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,402.00	6,363.56	6,363.56	2,138.92	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,547.00	2,510.31	2,510.31	843.77	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,925.00	1,887.89	1,887.89	634.56	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,573.00	1,537.60	1,537.60	516.82	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,546.00	1,508.71	1,508.71	507.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,323.00	1,287.67	1,287.67	432.81	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,981.00	1,981.18	1,981.18	665.91	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	668.00	668.51	668.51	224.70	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	124.00	155.08	155.08	52.13	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	1,637.00	0.00	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	0.00	1,261.69	1,261.69	424.08	0.00
QUANTUM3 GROUP LLC AGNT - CRC	Unsecured	0.00	2,248.23	2,248.23	755.68	0.00
SYNCHRONY BANK	Unsecured	1,100.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	95.00	84.04	84.04	28.25	0.00
TBOM RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
TBOM RETAIL	Unsecured	0.00	NA	NA	0.00	0.00
TD BANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
UNIFUND CCR	Unsecured	NA	1,664.07	1,664.07	559.33	0.00
VERIZON WIRELESS	Unsecured	0.00	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$54,333.43	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,271.55	\$12,271.55	\$1,390.12
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$12,271.55</b>	<b>\$66,604.98</b>	<b>\$1,390.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,205.28	\$6,205.28	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,205.28</b>	<b>\$6,205.28</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$67,558.31</b>	<b>\$24,406.14</b>	<b>\$310.35</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$10,340.13</u>
Disbursements to Creditors	<u>\$98,916.87</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$109,257.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/12/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.